

IN RE:

BRUCE D. PACHETE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-21541

Chapter 13

Document No.: 96

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 15th day of August, 20 22, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).


(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
8/15/22 9:41 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:


U.S. BANKRUPTCY JUDGE **dmk**

In re:
Bruce D. Pachete
Debtor

Case No. 17-21541-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Aug 15, 2022

Form ID: pdf900

Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2022:

Recip ID	Recipient Name and Address
db	+ Bruce D. Pachete, 643 Tartan Drive, Monroeville, PA 15146-1922
14403345	+ Acs/wells, 501 Bleecker St, Utica, NY 13501-2401
14403346	+ Alleghany Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
14404210	Bank of America, PO Box 942019, Simi Valley, CA 93094-2019
14646335	Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
14403352	+ Capital One Bank, PO Box 3115, Milwaukee, WI 53201-3115
14403355	+ Capital One/Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
15441410	+ Selene Finance, LP, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
14674581	UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123
14674582	UPMC East, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 15 2022 23:44:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: RASEBN@raslg.com	Aug 15 2022 23:44:00	Selene Finance LP, Robertson, Anschutz, Schneid, Crane, 10700 Abbotts Bridge Road, 10700 Abbotts Bridge Road, Duluth, GA 30097-8458
cr	+ Email/Text: RASEBN@raslg.com	Aug 15 2022 23:44:00	U.S. BANK NATIONAL ASSOCIATION, RAS Crane, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170, Suite 170, DULUTH, GA 30097-8461
cr	+ Email/Text: RASEBN@raslg.com	Aug 15 2022 23:44:00	U.S. Bank Trust National Association, not in its i, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14403348	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 15 2022 23:44:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14403347	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 15 2022 23:44:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
14403349	Email/Text: creditcardbkcorrespondence@bofa.com	Aug 15 2022 23:44:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14403350	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 15 2022 23:51:29	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
14403351	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 15 2022 23:51:19	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14403360	Email/Text: Bankruptcy.RI@Citizensbank.com		

District/off: 0315-2

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Total Noticed: 75

		Aug 15 2022 23:44:00	Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3019
14405287	Email/Text: Bankruptcy.RI@Citizensbank.com		
		Aug 15 2022 23:44:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14403353	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Aug 15 2022 23:51:19	Capital One Bank (USA) NA, PO Box 26625, Richmond, VA 23261-6625
14403354	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Aug 15 2022 23:51:33	Capital One Bank (USA), N.A., 4851 Cox Road, Glen Allen, VA 23060-6293
14660103	Email/PDF: bncnotices@becket-lee.com		
		Aug 15 2022 23:51:21	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14403356	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 15 2022 23:51:22	Citi Cards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
14403357	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 15 2022 23:51:37	Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
14403358	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 15 2022 23:51:29	Citibank, N.A., P.O. Box 6286, Sioux Falls, SD 57117-6286
14403359	+ Email/Text: Bankruptcy.RI@Citizensbank.com		
		Aug 15 2022 23:44:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
14403361	+ Email/Text: documentfiling@lciinc.com		
		Aug 15 2022 23:44:00	Comcast, 30 Federal Drive, Pittsburgh, PA 15235-3314
14403364	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Aug 15 2022 23:44:00	Comenity Bank, PO Box 182782, Columbus, OH 43218-2782
14403363	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Aug 15 2022 23:44:00	Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273
14403362	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Aug 15 2022 23:44:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
14403365	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Aug 15 2022 23:44:00	Comenity Bank, 4590 E Broad St, Columbus, OH 43213-1301
14679682	+ Email/Text: kburkley@bernsteinlaw.com		
		Aug 15 2022 23:45:00	Duquesne Light Company, c/o Allison L. Carr,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14859364	Email/Text: ECMCBKNotices@ecmc.org		
		Aug 15 2022 23:44:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14403366	+ Email/Text: bknotice@ercbpo.com		
		Aug 15 2022 23:44:00	Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14403367	^ MEBN		
		Aug 15 2022 23:41:42	Equifax, P.O. Box 105873, Atlanta, GA 30348-5873
14403368	^ MEBN		
		Aug 15 2022 23:41:31	Experian, P.O. Box 2002, Allen, TX 75013-2002
14673599	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com		
		Aug 15 2022 23:45:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
14403371	+ Email/Text: sbse.cio.bnc.mail@irs.gov		
		Aug 15 2022 23:44:00	Internal Revenue Service, Centralized Insolvency, Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
14403372	^ MEBN		
		Aug 15 2022 23:41:37	Kia Motors Finance, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558
14403374	+ Email/Text: PBNCNotifications@peritussservices.com		
		Aug 15 2022 23:44:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14403373	+ Email/Text: PBNCNotifications@peritussservices.com		
		Aug 15 2022 23:44:00	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
14403375	+ Email/Text: PBNCNotifications@peritussservices.com		
		Aug 15 2022 23:44:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14403376	+ Email/Text: PBNCNotifications@peritussservices.com		
		Aug 15 2022 23:44:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI

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Case Number	Event	Date/Time	Description
14403377	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 15 2022 23:44:00	53201-3115 Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
14674433	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 15 2022 23:44:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14403379	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 15 2022 23:51:29	NTB/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14403378	+ Email/PDF: pa_dc_claims@navient.com	Aug 15 2022 23:51:27	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14518831	+ Email/Text: bncnotifications@pheaa.org	Aug 15 2022 23:44:00	Navient Solutions, LLC on behalf of, PHEAA, PO BOX 8147, Harrisburg, PA 17105-8147
14658239	Email/Text: Bankruptcy.Notices@pnc.com	Aug 15 2022 23:44:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14403381	Email/Text: Bankruptcy.Notices@pnc.com	Aug 15 2022 23:44:00	PNC Bank, Consumer Loan Center, Mailstop: P5-PCLC-A2-R, 2730 Liberty Avenue, Pittsburgh, PA 15222
14403382	Email/Text: Bankruptcy.Notices@pnc.com	Aug 15 2022 23:44:00	PNC Bank, N.A., 2730 Liberty Ave, Pittsburgh, PA 15222-4704
14403386	Email/Text: Bankruptcy.Notices@pnc.com	Aug 15 2022 23:44:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14403384	Email/Text: Bankruptcy.Notices@pnc.com	Aug 15 2022 23:44:00	PNC Bank, N.A., P.O. Box 3180, Pittsburgh, PA 15230
14403383	Email/Text: Bankruptcy.Notices@pnc.com	Aug 15 2022 23:44:00	PNC Bank, N.A., P.O. Box 3429, Pittsburgh, PA 15230-3429
14403385	Email/Text: Bankruptcy.Notices@pnc.com	Aug 15 2022 23:44:00	PNC Bank, N.A., P.O. Box 5570, Locator Payment Processing BR-YB58-01-5, Cleveland, OH 44101-0570
14403387	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 15 2022 23:51:20	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
14403388	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 15 2022 23:51:28	Portfolio Recovery Associates, LLC, 140 Corporate Blvd, Norfolk, VA 23502
14673532	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 15 2022 23:51:35	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14404058	+ Email/PDF: rmscedi@recoverycorp.com	Aug 15 2022 23:51:28	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14403380	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 15 2022 23:44:00	Pennsylvania Dept of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001
14644514	Email/Text: bnc-quantum@quantum3group.com	Aug 15 2022 23:44:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15427113	Email/Text: mtgbk@shellpointmtg.com	Aug 15 2022 23:44:00	RCF II Loan Acquisition, LP, Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826
14403393	Email/PDF: gecsed@recoverycorp.com	Aug 15 2022 23:51:33	Synchrony Bank, PO Box 530912, Atlanta, GA 30353-0912
14403394	Email/PDF: gecsed@recoverycorp.com	Aug 15 2022 23:51:33	Synchrony Bank, P.O. Box 965004, Orlando, FL 32896-5004
14403389	+ Email/PDF: gecsed@recoverycorp.com	Aug 15 2022 23:51:33	Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
14403392	Email/PDF: gecsed@recoverycorp.com	Aug 15 2022 23:51:26	Synchrony Bank, P.O. Box 965033, Orlando, FL 32896-5033

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14403391	Email/PDF: gecsedl@recoverycorp.com	Aug 15 2022 23:51:33	Synchrony Bank, P.O. Box 965035, Orlando, FL 32896-5035
14403395	Email/PDF: gecsedl@recoverycorp.com	Aug 15 2022 23:51:33	Synchrony Bank, P.O. Box 965036, Orlando, FL 32896-5036
14403390	Email/PDF: gecsedl@recoverycorp.com	Aug 15 2022 23:51:20	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14403396	Email/PDF: gecsedl@recoverycorp.com	Aug 15 2022 23:51:19	Synchrony Bank/Levin Furniture, Bankruptcy Dept, P.O. Box 965061, Orlando, FL 32896-5061
14403397	^ MEBN	Aug 15 2022 23:41:31	Trans Union Corporation, P.O. Box 2000, Chester, PA 19016-2000
15070295	+ Email/Text: mtgbk@shellpointmtg.com	Aug 15 2022 23:44:00	U.S. Bank National Association, not in its individ, P.O. Box 10826, Greenville, SC 29603-0826
14403398	+ Email/Text: BankruptcyNotice@upmc.edu	Aug 15 2022 23:45:00	UPMC, 2 Hot Metal Street, Rm 386, Pittsburgh, PA 15203-2348

TOTAL: 65

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank of America, N.A
cr		Duquesne Light Company
cr		NRZ Pass-Through Trust VIII
cr		RCF II Loan Acquisition, LP
cr	*	BANK OF AMERICA, N.A., P.O. Box 660933, DALLAS, TX 75266-0933
cr	*	BANK OF AMERICA, N.A., P.O. Box 660933, DALLAS, TX 75266-0933
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	U.S. Bank National Association, not in its individ, P.O. Box 10826, Greenville, SC 29603-0826
14403370	##+	Gateway One Lending & Finance, Attn: Payoff Department, 160 N. Riverview Drive Suite 100, Anaheim, CA 92808-2293
14403369	##+	Gateway One Lending & Finance, 160 N Riverview Dr Ste 100, Anaheim, CA 92808-2293

TOTAL: 4 Undeliverable, 5 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Bank of America N.A ecmail@mwc-law.com, ecmail@ecf.courtdrive.com

District/off: 0315-2

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Brian Nicholas

on behalf of Creditor NRZ Pass-Through Trust VIII bnicholas@kmlawgroup.com

Celine P. DerKrikorian

on behalf of Creditor Bank of America N.A ecfmail@mwc-law.com

Charles Griffin Wohlrab

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association cwohlab@raslg.com

Charles Griffin Wohlrab

on behalf of Creditor Selene Finance LP cwohlab@raslg.com

Marisa Myers Cohen

on behalf of Creditor Bank of America N.A ecfmail@ecf.courtdrive.com, mcohen@mwc-law.com

Mark G. Moynihan

on behalf of Debtor Bruce D. Pachete mark@moynihanlaw.net
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Shawn N. Wright

on behalf of Debtor Bruce D. Pachete shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 12